

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JERRY L. RAYBUCK
AMANDA F. RAYBUCK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-23837

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/25/2017 and confirmed on 11/16/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		142,393.43
Less Refunds to Debtor	5,501.18	
TOTAL AMOUNT OF PLAN FUND		136,892.25

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,160.00	
Trustee Fee	6,174.65	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,334.65

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK NA - TRUSTEE Acct: 0685	0.00	62,871.82	0.00	62,871.82
	US BANK NA - TRUSTEE Acct: 0685	3,867.24	3,867.24	0.00	3,867.24
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 8742	7,436.61	7,436.61	982.70	8,419.31
	SANTANDER CONSUMER USA Acct: 3076	15,575.69	15,575.69	2,106.11	17,681.80
	FIRST FRANKLIN MTG LOAN TRUST- MTC Acct: 5858	26,392.62	26,392.62	3,599.30	29,991.92
					122,832.09

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	JERRY L. RAYBUCK Acct:	0.00	0.00	0.00	0.00
	JERRY L. RAYBUCK Acct:	510.00	510.00	0.00	0.00
	JERRY L. RAYBUCK Acct:	4,991.18	4,991.18	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00
	KENNETH STEIDL ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2-22	2,660.00	2,660.00	0.00	0.00
	*** NONE ***				

Unsecured					
	ALLEGHENY VALLEY HOSPITAL Acct: 1447	0.00	0.00	0.00	0.00
	ALLEGHENY VALLEY HOSPITAL Acct: 0152	0.00	0.00	0.00	0.00
	ALLEGHENY VALLEY HOSPITAL Acct: 6894	0.00	0.00	0.00	0.00
	ALLEGHENY VALLEY HOSPITAL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4907				
	AV MEDICAL IMAGING INC*	0.00	0.00	0.00	0.00
	Acct: 8844				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7279				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7476				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 0753				
	PORTFOLIO RECOVERY ASSOCIATES, LL	417.25	112.45	0.00	112.45
	Acct: 6912				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 9759				
	MORROW REFUSE INC	0.00	0.00	0.00	0.00
	Acct: 8749				
	PRIMARY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: 5826				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 0232				
	STRATFORD CAREER INST++	0.00	0.00	0.00	0.00
	Acct: 7776				
	VELOCITY INVESTMENTS LLC	0.00	0.00	0.00	0.00
	Acct: 8509				
	VOGEL DISPOSAL SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 2845				
	MIDLAND FUNDING LLC	5,627.84	1,516.70	0.00	1,516.70
	Acct: 1102				
	CAVALRY SPV I LLC - ASSIGNEE(*)	2,470.95	665.92	0.00	665.92
	Acct: 8643				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,597.17	430.44	0.00	430.44
	Acct: 9095				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ALDRIDGE PITE LLP	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC	0.00	0.00	0.00	0.00
	Acct:				
	BUTLER FASTCARE	0.00	0.00	0.00	0.00
	Acct:				
	CF NETWORK ISSUANCE TRUST	0.00	0.00	0.00	0.00
	Acct:				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	0.00	0.00	0.00
	Acct:				
	GLADE RUN MEDICAL ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	JSO ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	SUE HAGERTY	0.00	0.00	0.00	0.00
	Acct:				
					2,725.51

TOTAL PAID TO CREDITORS

125,557.60

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	53,272.16
UNSECURED	10,113.21

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JERRY L. RAYBUCK
AMANDA F. RAYBUCK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:17-23837

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jerry L. Raybuck
Amanda F. Raybuck
Debtors

Case No. 17-23837-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jerry L. Raybuck, Amanda F. Raybuck, 846 Winfield Road, Cabot, PA 16023-3328
cr	+ First Franklin Mortgage Loan Trust, P.O. Box 9013, Addison, TX 75001-9013
14698882	AV Medical Imaging Inc., 7 Acee Drive, Natrona Heights, PA 15065-9700
14698876	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698880	Allegheny Valley Hospital, P.O. Box 644896, Pittsburgh, PA 15264-4896
14698883	+ Butler Fastcare, 250b Butler Commons, Butler, PA 16001-2485
14698884	+ Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001-4697
14698888	+ CF Network Issuance Trust, 101 Barclay St., FL. 4, New York, NY 10007-2550
14698889	+ Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14698891	+ Glade Run Medical, PO Box 977, Kittanning, PA 16201-0977
14698892	JSO Associates LTD, PO Box 560, New Kensington, PA 15068-0560
14698893	+ Morrow Refuse, 4985 Bakerstown-Culmerville Road, Tarentum, PA 15084-2201
14698895	+ Mr. Cooper Customer Relations, PO Box 619098, Dallas, TX 75261-9098
14698896	+ Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716
14698900	+ Stratford Career Institute, 1 Champlain Commons, Unit 3, Saint Albans, VT 05478-1937
14698901	Stratford Career Institute, PO Box 1560, Saint Albans, VT 05478-5560
14698902	+ Sue Hagerty, 333 West Main Street, Suite 103, Saxonburg, PA 16056-2254
14698903	+ Sue Hagerty, PO Box 94, Saxonburg, PA 16056-0094
14698906	+ Velocity Investments LLC, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
14698907	+ Vogel Disposal, PO Box 857, Mars, PA 16046-0857

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2022 02:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ecfbnc@aldridgepate.com	Dec 28 2022 02:29:00	U.S. Bank National Association, AS TRUSTEE, SUCCES, C/O Aldridge Pite, LLP, 4375 Jutland Dr., Ste. 200, P.O. Box 17933, San Diego, CA 92177-7921
14709497	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2022 02:29:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14698881	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2022 02:29:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14698887	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2022 02:42:47	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14748007	+ Email/Text: bankruptcy@cavps.com	Dec 28 2022 02:30:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14698890	+ Email/Text: bankruptcy@consumerportfolio.com	Dec 28 2022 02:29:00	Consumer Portfolio Services, P.O. Box 57071,

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2022

Form ID: pdf900

Total Noticed: 39

14923302	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 28 2022 02:30:00	Irvine, CA 92619-7071 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14738349	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2022 02:29:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14698894	Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 02:29:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
14744413	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:38	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14760728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 02:32:37	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14698899	Email/Text: amieg@stcol.com	Dec 28 2022 02:29:00	State Collection Service, PO Box 6250, Madison, WI 53716
14708891	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 28 2022 02:30:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, Tx 75356-0284
14698897	Email/Text: enotifications@santanderconsumerusa.com	Dec 28 2022 02:30:00	Santander Consumer USA, Inc., Bankruptcy Department, PO Box 560284, Dallas, TX 75356-0284
14698898	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 28 2022 02:29:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
14753498	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 02:29:00	U.S. Bank National Association, CO Nationstar MTG LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
14701097	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 28 2022 02:29:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14698908	Email/Text: BKRMailOps@weltman.com	Dec 28 2022 02:29:00	Weltman, Weinberg & Reis, PO Box 5430, Cleveland, OH 44101-0430

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		First Franklin Mortgage Loan Trust et al...
cr		First Franklin Mortgage Loan Trust, Mortgage Loan
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
14698877	*	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698878	*	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698879	*	Allegheny Valley Hospital, PO Box 64896, Pittsburgh, PA 15264
14698885	*+	Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001-4697
14698886	*+	Butler Memorial Hospital, 1 Hospital Way, Butler, PA 16001-4697
14698904	*+	Sue Hagerty, 333 West Main Street, Suite 103, Saxonburg, PA 16056-2254
14698905	*+	Sue Hagerty, PO Box 94, Saxonburg, PA 16056-0094

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2022

Form ID: pdf900

Total Noticed: 39

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor First Franklin Mortgage Loan Trust et al... bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor First Franklin Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates, Series 2007-FFC, U.S. Bank National Association, asTrustee, successor in interest to Bank of America, N.A., as Trustee, s bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL cwohlab@raslg.com
Christopher A. DeNardo	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL logsecf@logs.com
Kenneth Steidl	on behalf of Joint Debtor Amanda F. Raybuck julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Jerry L. Raybuck julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL smncina@rascrane.com

TOTAL: 12